

01/14/2021

VERNON D. ACKRIDGE ,
8124 HAWTHORNE RD
ELKINS PARK, PA 19027

Fill in this information to identify the case:

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Debtor 1 VERNON D. ACKRIDGE

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Eastern District Of Pennsylvania

Case number 1910548

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Bank, N.A.Court claim no. (if known): 7

Last 4 digits of any number you use to
identify the debtor's account: 5147

Date of payment change:

Must be at least 21 days after date
of this notice02/07/2021

New total payment:

Principal, interest, and escrow, if any

\$ 647.80**Part 1:** Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Rate change disclosed in original note agreement.

Current interest rate: 4.02040 % New interest rate: 3.88710 %Current principal and interest payment: \$ 674.07 New principal and interest payment: \$ 647.80**Part 3:** Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Payment change due to cycle date.Current mortgage payment: \$ 674.07New mortgage payment: \$ 647.80

Debtor 1

VERNON D. ACKRIDGE

First Name

Middle Name

Last Name

Case number (if known) 1910548

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Angela M Mills-Fowler

Signature

Date 1/14/2021

Print:

Angela M Mills-Fowler

First Name

Middle Name

Last Name

Title Vice President Loan Documentation

Company

Wells Fargo Bank N.A.

Address

1000 Blue Gentian Road, N9286-01Y

Number

Street

Eagan, MN 55121-7700

City

State

ZIP Code

Contact phone (877) 891 – 0002

Email noticeofpaymentchangeinquiries@wellsfargo.com

UNITED STATES BANKRUPTCY COURT

Eastern District Of Pennsylvania

Chapter 13 No. 1910548 :

In re:

VERNON D. ACKRIDGE ,

CERTIFICATE OF SERVICE

I hereby certify that on or before **01/15/2021**, I served a copy of this Notice and all attachments upon each of the entities named below by the U.S. Bankruptcy Court's CM ECF system or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid or FedEx, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:
VERNON D. ACKRIDGE ,
8124 HAWTHORNE RD
ELKINS PARK, PA 19027

Debtor's Attorney: By Court's CM/ECF system registered email address:
MICHAEL P KUTZER
1420 WALNUT ST
STE 1216
PHILADELPHIA, PA 19102-4012

Trustee: By Court's CM/ECF system registered email address:
WILLIAM C MILLER ESQ
CHAPTER 13 TRUSTEE
PO BOX 1229
PHILADELPHIA, PA 19105

/s/ Angela M Mills-Fowler
VP Loan Documentation
Wells Fargo Bank, N.A.